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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/643,514

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James Bracken

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ALEXANDRIA, VA 22314

EXAMINER

CHAMPAGNE, LUNA

ART UNIT

PAPER NUMBER

3627

NOTIFICATION DATE

DELIVERY MODE

05/26/2010

ELECTRONIC

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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<b>Office Action Summary</b>	<b>Application No.</b> 10/643,514	<b>Applicant(s)</b> BRACKEN ET AL.	
	<b>Examiner</b> LUNA CHAMPAGNE	<b>Art Unit</b> 3627	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 18 May 2010.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 33-37, 39-44 and 77 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 33-37, 39-44, 77 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948)                        | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

### DETAILED ACTION

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 5/18/10 has been entered. Claims 1-32, 38, 45-76 are cancelled. Claims 33-37, 39-44 and 77 are presented for examination.

### ***Claim Rejections - 35 USC § 103***

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 33 and 44 are rejected under 35 U.S.C. 102(e) as being unpatentable by Dunn et al (5,134,564), in view of Princen (2005/0131780 A1).

Re claim 33 Dunn et al. disclose a hosting system for hosting one or more clients, comprising:

- a central processing unit (*see e.g. col. 7, lines 19-23- a general purpose computer*);
- a source database to store source data pertaining to a financial account, the source data including at least one source document, the source data exhibiting a source balance (*see e.g. col. 7, lines 25-27- store 2; col. 3, lines 48-51 – The second list is*

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*typically the customer's own list of records including the checks and other transactions affecting the customer's account balance.* The Examiner notes that the customer is managing his/her account by keeping track of records and balances);

-an application database to store ledger data pertaining to the financial account, the ledger data exhibiting a ledger balance (see e.g. col. 7, lines 23-25 –store 1; col. 3, lines 45-48 – *The first list is typically a bank statement including as records checks and other transactions affecting the account balance that have occurred during the accounting period for the bank statement.* The Examiner notes that bank statements include balances); and

-an account reconciliation application executing, using the central processing unit, at the application database to create of reconciliation documents that associate items of the ledger data with corresponding items of the source data pertaining to the financial account (see e.g. col. 6, lines 58-61 – *Once both the customer's and the bank's information, are loaded into the computer, the reconciliation process commences.* See also col. 7, lines 27-30 - *Under control of the controller 11, each of the records R1(r1) is fetched from the store 1 into the register 3 for comparison with each of the records R2(r2) form the L2 list of store;* see also col. 8, lines 57-67 where Check Register List records are highlighted after the reconciliation is performed and tables 7, 8, 9 for reconciliation documents); and determine reconciliation rules to reconcile any differences between corresponding portions of the source balance and the ledger balance (see e.g. col. 9, lines 30-33- *a set of matching rules that produce 38 different match scores.* The Examiner notes that elements such as date, amount etc.. of each

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record from L1 are compared to the corresponding elements of the record in L2); the reconciliation documents being based in part on reconciliation profiles, the reconciliation profiles determining how the financial account is to be reconciled, by at least, determining how the reconciliation rules and thereby how the source balance and the ledger balance are to be reconciled (see e.g. col. 7-10 – *reconciliation process*).

Dunn et al., do not explicitly disclose the account reconciliation application creating the reconciliation profiles by way of a profile creation screen that enables input of information used to establish the reconciliation profiles;

However, Princen discloses the account reconciliation application creating the reconciliation profiles by way of a profile creation screen that enables input of information used to establish the reconciliation profiles (see e.g. paragraph 0023, 0027, 0040 –*The computer system further allows the buyer to configure reconciliation rules; during the review of an invoice, it is possible for a user to define a new reconciliation rule based on the assignation he has performed, and to introduce this rule into the computer system so that said rule will then be applied by the system to similar cases concerning next invoices.*

Therefore, it would have been obvious to a person of ordinary skill in the art, at the time of the invention, to modify the combination of Dunn et al., and include the steps cited above, as taught by Princen, in order to automate the treatment of an incoming invoice (see e.g. paragraph 0023)

Re claim 44, Dunn et al. disclose a hosting system, further comprising a reporting database system to generate reports pertaining to account reconciliation (see *e.g. col. 6, lines 65-67*).

3. Claims 37, 40, 41, 43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Dunn et al (5,134,564), in view of Princen (2005/0131780 A1), in further view of Marcial et al (7,340,421 B1).

4. Re claims 37, 40, 41, 43, Dunn et al., in view of Princen, do not explicitly disclose a hosting system wherein the application database stores multiple ledger data from multiple different ledgers; wherein the account reconciliation application comprises a collection of server pages to generate web pages used in the creation of the reconciliation documents and a collection of object classes to facilitate reconciliation and review of the reconciliation documents; further comprising one or more web servers to serve the web pages to remote clients; wherein the reconciliation documents can exhibit financial amounts in different currencies.

However, Marcial et al. disclose a hosting system wherein the application database stores multiple ledger data from multiple different ledgers (see *e.g. col. 3, lines 30-32*);

-wherein the account reconciliation application comprises a collection of server pages to generate web pages used in the creation of the reconciliation documents and a collection of object classes to facilitate reconciliation and review of the reconciliation documents (see *e.g. col. 7, lines 24-38*);

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-further comprising one or more web servers to serve the web pages to remote clients  
(see e.g. col. 3, line 67, col. 4, lines 29-32);

-wherein the reconciliation documents can exhibit financial amounts in different currencies (see e.g. col. 5, lines 23, col. 8, lines 5-8);

Therefore, it would have been obvious to a person of ordinary skill in the art, at the time of the invention, to modify Dunn et al., in view of Princen, and include the steps cited above, as taught by Marcial et al., in order to facilitate electronic submission of information using a client system, automated extraction of information and window-based and a flexible system that can provide alternative types of reports in any currency (see e.g. col. 3, lines 9-12, col. 5, lines 3-5).

5. Claims 34, 35, 36, 39, 77 are rejected under 35 U.S.C. 103(a) as being unpatentable over Dunn et al (5,134,564), in view of Princen (2005/0131780 A1), in further view of Bellinger et al. (6,023,705).

6. Re claims 34, 35, Dunn et al., in view of Princen, do not explicitly disclose a hosting system wherein the source database comprises an image repository to store images of the source documents; wherein the source database comprises a directory to track identity and location of hardcopies of the source documents.

However, Bellinger et al. disclose a hosting system wherein the source database comprises an image repository to store images of the source documents (see e.g. col. 12, lines 61-63 – *The check data and images can be stored in files on DASD for subsequent transmission to a commercial customer*); wherein the source database comprises a directory to track identity and location of hardcopies of the source

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documents (see e.g. col. 21, lines 45-47 – *The Media Recreate backup Program 410* available from *Check Solutions* keeps track of the location of the files copied to a specific tape volume).

Therefore, it would have been obvious to a person of ordinary skill in the art, at the time of the invention to modify Dunn et al., in view of Princen, and include the steps cited above, as taught by Bellinger et al., in order to integrate a more effective storage medium and also provide reliability since images are more difficult to alter (see e.g. col. 12, lines 13-14; col. 8, lines 42-44).

Re claims 36, 39, Dunn et al., in view of Princen, do not explicitly disclose a hosting system, wherein the application database stores the reconciliation documents; wherein the application database stores the reconciliation profiles.

However, Bellinger et al. disclose a hosting system, wherein the application database stores the reconciliation documents; wherein the application database stores the reconciliation profiles (see e.g. col. 8, lines 62-65; col. 9, lines 1-10).

Therefore, it would have been obvious to a person of ordinary skill in the art, at the time of the invention to modify Dunn et al., in view of Princen, and include the steps cited above, as taught by Bellinger et al., in order to provide each partner/subsidiary with the most current records without constantly to have exchange the same information (see e.g. col. 8, lines 5-6).



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7. Re claim 77, Dunn et al. disclose a system wherein the reconciliation profiles define how the financial account is to be reconciled by association only a portion of the items of the ledger data and the corresponding items of source data pertaining to the financial account with a particular reconciliation profile (see e.g. col. 9, lines 30-33- *a set of matching rules*; see also col. 7-10 – *reconciliation process*). The Examiner notes that elements such as date, amount of each record from L1 are compared to the corresponding elements of the record in L2).

8. Claim 42 is rejected under 35 U.S.C. 103(a) as being unpatentable over Dunn et al (5,134,564 A), in view of Princen (2005/0131780 A1), in view of Marcial et al (7,340,421 B1), in further view of Ashcroft et al. (7,346,667 B2).

9. Re claim 42, Dunn et al., in view of Princen, in further view of Marcial et al. do not explicitly disclose a hosting system wherein the web pages present content written in different languages.

However, Ashcroft et al. disclose a hosting system wherein the web pages present content written in different languages (see e.g. col. 10, lines 21 -36).

Therefore, it would have been obvious to a person of ordinary skill in the art, at the time of the invention to modify the combination of Dunn et al., Princen, and Marcial et al. and include the steps cited above, as taught by Ashcroft et al., in order to broaden the system.

***Response to Arguments***

Applicant's arguments filed on 5/18/2010 have been fully considered but they are moot in view of the new grounds of rejection.

***Conclusion***

10. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

a) Whitthead Jr. et al. (7,363,261 B2) disclose a method, computer program product and system for verifying financial data.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to LUNA CHAMPAGNE whose telephone number is (571)272-7177. The examiner can normally be reached on Monday - Friday 8:30 - 5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Florian Zeender can be reached on (571) 272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Luna Champagne/  
Examiner, Art Unit 3627

May 21, 2010